

real life misleading graph from newspaper Document

Real life misleading graph from newspaper is a common phenomenon that can have significant consequences on public perception, policy decisions, and business strategies. Visual representations of data are powerful tools for communicating complex information quickly and effectively. However, when these graphs are intentionally or unintentionally misleading, they can distort reality and lead audiences astray. Understanding how to identify and interpret misleading graphs is crucial for consumers of news, researchers, and policymakers alike. In this article, we delve into the world of misleading graphs as seen in newspapers, exploring common techniques used to deceive, real-world examples, and how to critically evaluate visual data.

Understanding the Power of Graphs in Media

The Role of Visual Data in News Reporting

Graphs and charts are integral to modern journalism because they distill large amounts of data into digestible visuals. They help readers grasp trends, comparisons, and patterns swiftly, often conveying messages more effectively than text alone. For instance, a simple line graph showing a decline in unemployment rates over time can powerfully demonstrate economic recovery.

The Double-Edged Sword of Data Visualization

While visualization enhances understanding, it also introduces opportunities for misrepresentation. A poorly designed or intentionally manipulated graph can exaggerate differences, hide nuances, or imply causation where none exists. This dual nature highlights the importance of critical thinking when interpreting visual data in newspapers.

Common Techniques of Misleading Graphs in Newspapers

Misleading graphs often employ specific tactics to skew perception. Recognizing these techniques helps readers identify when data might be distorted.

1. Manipulating the Y-Axis Scale

One of the most common methods is altering the y-axis to exaggerate or minimize differences.

- **Truncated Y-Axes:** Starting the y-axis at a value other than zero can make small differences appear massive. For example, a graph showing a 2% vs. 3% increase might look dramatic if the y-axis starts at 2%.

- **Inconsistent Intervals:** Using uneven intervals can distort the viewer's perception of the data trend.

2. Using Inappropriate Graph Types

Choosing a graph type that emphasizes certain aspects over others can be misleading.

- **Pie Charts with Unequal Slices:** When slices are not proportional, they can misrepresent the relative sizes of categories.

- **3D Graphs:** Three-dimensional charts can distort the perception of data points, making some appear larger or smaller than they truly are.

3. Cherry-Picking Data or Timeframes

Selecting specific data points or time periods can skew the overall narrative.

- **Selective Timeframes:** Showing only a short period of data when longer-term trends are different.

- **Ignoring Outliers:** Excluding data points that don't fit the narrative can create a misleading impression.

4. Misleading Color Use and Labels

Colors and labels influence perception significantly.

- **Color Bias:** Using red to imply danger or negative outcomes, and green for positive trends, may influence emotional response.

- **Ambiguous Labels:** Vague or misleading labels can obscure the true meaning of the data.

Real-World Examples of Misleading Graphs from Newspapers

Examining specific instances helps illustrate how these techniques manifest in real media.

Example 1: The "Job Growth" Graph

A newspaper publishes a line graph claiming "Job Growth Accelerates" over six months. However, the y-axis begins at 150,000 jobs, with the actual changes ranging from 150,000 to 155,000. The difference appears substantial due to the truncated y-axis, but in reality, the growth is modest. This visual exaggeration can mislead readers into believing the economy is improving dramatically when the reality is more subdued.

Example 2: The "Crime Rate Decline" Pie Chart

A pie chart shows a substantial reduction in crime rates, with one slice representing "Other Crimes" shrinking significantly. However, the categories are not mutually exclusive, and some crimes are lumped together or omitted, emphasizing a decline that isn't as pronounced when viewed comprehensively. The use of bright red for "Crime" and green for "Safety" also subconsciously influences perception.

Example 3: The "Economic Recovery" Bar Chart

A bar chart comparing two years uses uneven intervals on the y-axis, making the second year's growth appear steeper than it truly is. The chart's scale is manipulated to highlight the positive trend, despite only marginal improvements in actual economic indicators.

How to Critically Evaluate Newspaper Graphs

To avoid being misled, readers should adopt a critical approach when analyzing visual data.

Step 1: Check the Axes and Scales

- Is the y-axis starting at zero? If not, why?
- Are the intervals consistent?
- Is the scale appropriate for the data range?

Step 2: Assess the Data Selection

- Are the data points representative of the overall trend?
- Is there any cherry-picking of timeframes or outliers?

Step 3: Examine the Chart Type and Design

- Is the chosen chart appropriate for the data?

- Are colors and labels used impartially?

Step 4: Look for Context and Additional Information

- Does the article provide sufficient context?
- Are caveats or limitations mentioned?

Conclusion: Navigating the Surfaced Data Landscape

Misleading graphs from newspapers are all too common, but with a vigilant eye, readers can discern between honest data storytelling and manipulation. Recognizing common tactics such as scale distortion, inappropriate chart types, selective data presentation, and biased visual cues empowers audiences to interpret information more accurately. Critical evaluation not only fosters informed decision-making but also encourages responsible journalism and data visualization practices.

In an age where information is abundant and often influential, developing skills to identify misleading visuals is essential. Always approach newspaper graphs with skepticism, question the underlying data, and seek additional sources if necessary. By doing so, you contribute to a more informed society and help uphold the integrity of data communication.

Misleading Graphs in Newspapers: A Deep Dive into Visual Deception

In today's fast-paced information age, newspapers and online news outlets heavily rely on visual data representations—graphs, charts, and infographics—to communicate complex information quickly and effectively. However, not all graphs are created equal. Some are intentionally or unintentionally misleading, distorting the truth and influencing public opinion in subtle ways. A particularly notorious example is a real-life misleading graph that appeared in a prominent newspaper, which, upon closer inspection, revealed how visual misrepresentation can distort understanding and lead to misconceptions. This article explores this example in detail, examining the techniques used to deceive, the impact on readers, and how to critically evaluate such visual data.

Understanding the Misleading Graph: The Case Study

The Context and Content

The graph in question appeared in a well-known newspaper reporting on economic growth over a decade. The graph purported to show the country's GDP growth, highlighting a dramatic spike in recent years. On the surface, the bar chart displayed a steady upward trend, culminating in a sharp increase in the last two years. The headline emphasized a "spectacular economic boom," leading readers to believe that the economy was rapidly expanding.

However, a closer look revealed several issues:

- The y-axis did not start at zero, truncating the scale and exaggerating differences.
- The intervals between data points were uneven, creating an illusion of acceleration.
- The colors and shading emphasized recent data points, drawing attention away from earlier periods.
- The graph combined raw data points with smoothed lines, which obscured actual fluctuations.

This combination of visual techniques made the recent growth seem more impressive than it was, potentially influencing public perception and policy debates.

Techniques Used to Mislead in the Graph

Understanding how this graph misleads requires analyzing specific visual techniques employed:

Axis Manipulation

- Non-zero Baseline: The y-axis was truncated, starting at around 90% instead of zero. This common technique can exaggerate differences, making small changes appear significant.
- Unequal Intervals: The x-axis did not maintain uniform time intervals, skewing the perception of rapid growth.

Scaling and Proportions

- The bars representing recent years were disproportionately larger due to exaggerated scaling, which drew the eye and created an illusion of exponential growth.
- The use of a logarithmic scale instead of a linear one was not clearly indicated, further misleading readers unfamiliar with such scales.

Color and Emphasis

- Bright, contrasting colors highlighted recent data, directing attention away from earlier periods.
- The use of shading and bold lines for recent years reinforced the narrative of a recent boom.

Data Smoothing and Line Graphs

- Combining raw data with smoothed trend lines can mask volatility and fluctuations, giving an overly optimistic view.
- The trend line was fitted in a way that accentuated recent increases, even if data points showed variability.

Implications of Misleading Graphs

Misleading graphs have significant consequences, impacting public perception, policy decisions, and trust in media.

Public Perception and Opinion

- Exaggerated visuals can lead the public to believe in a narrative of rapid growth or decline that isn't supported by the raw data.
- This can influence voting behavior, consumer confidence, and societal expectations.

Policy and Economic Decisions

- Policymakers may base decisions on skewed interpretations of data, leading to inappropriate policies.
- For example, believing an economy is booming might delay necessary reforms or austerity measures.

Media Credibility and Trust

- Repeated instances of visual deception erode trust in media outlets and data journalism.
- Readers become skeptical of all visual data, undermining informed discourse.

Ethical Considerations

- The use of misleading graphs raises questions about journalistic integrity and responsibility.
- Publishers should uphold ethical standards by presenting data honestly.

How to Critically Evaluate Graphs in Newspapers

Given the prevalence of misleading graphs, readers must develop skills to interpret visuals critically.

Check the Axes and Scales

- Always verify whether axes start at zero.
- Look for unequal intervals or truncated axes that can distort perception.

Assess Data Representation

- Determine if the graph uses raw data or smoothed lines.
- Be cautious of combined visual elements that may hide volatility or anomalies.

Analyze Color and Emphasis

- Recognize how colors, shading, or size differences might be used to draw attention or manipulate perception.

Compare with Raw Data

- Whenever possible, consult tables or raw data sources to verify the graph's accuracy.
- Cross-reference data points with official statistics or datasets.

Identify the Scale and Context

- Understand the units of measurement and the context of the data.
- Be skeptical of graphs that lack clear labeling or methodological explanations.

Features of Ethical and Accurate Graphs

To contrast misleading graphs, it's important to recognize features of well-designed, honest visualizations:

- Start axes at zero when appropriate to accurately represent differences.
- Maintain consistent intervals and scales for comparability.
- Use clear labels and legends to provide context.
- Indicate the type of scale used (linear, logarithmic) explicitly.
- Present raw data alongside trend lines to show actual fluctuations.

- Avoid unnecessary embellishments that distract or distort.

Conclusion: The Power and Responsibility of Visual Data

Graphs are powerful tools for communication, capable of conveying complex information succinctly. However, with this power comes responsibility. The real-life example from the newspaper underscores how visual manipulation—whether intentional or accidental—can distort reality, influence opinions, and affect decisions. As consumers of information, it is crucial to approach visual data with a critical eye, scrutinizing axes, scales, and presentation techniques. Journalists and data communicators, in turn, must adhere to ethical standards, ensuring their visualizations accurately and honestly represent the data. Only through such diligence can we foster an informed public discourse grounded in truth rather than visual illusion.

Question What are common signs of misleading graphs in newspapers? Signs include distorted axes, cherry-picked data, inconsistent scales, omitted context, and manipulated visual elements that can exaggerate or downplay the data's significance. How can distorted axes affect the interpretation of a graph? Distorted axes can exaggerate or minimize differences between data points, leading readers to draw inaccurate conclusions about trends or comparisons. Why is it important to check the scale and axis labels in a newspaper graph? Because improper scaling or misleading labels can distort the real magnitude of changes or differences, causing misinterpretation of the data. What role does data selection play in misleading graphs? Selective inclusion or exclusion of data can skew the overall message, making trends appear more favorable or unfavorable than they truly are. How can visual elements like colors and shapes mislead readers? Colors and shapes can draw undue attention or imply significance where there is none, influencing perceptions and emphasizing certain data points over others. What are some tips to critically evaluate graphs in newspapers? Check the axes for proper scaling, look for omitted data or context, compare with other sources, and consider whether the visual presentation aligns with the underlying data. Can the use of 3D graphs be misleading? Why? Yes, 3D graphs can distort perceptions of data by making some parts appear larger or more prominent than they truly are, leading to misinterpretation. How does the omission of baseline or reference points affect understanding of a graph? Omitting baseline data can exaggerate changes or differences, making trends seem more dramatic than they actually are. What steps can readers take to verify the accuracy of graphs in newspapers? Cross-check data with official sources, examine the raw data if available, and be skeptical of visual exaggerations or anomalies that don't match the context.

Related keywords: misleading chart, false data visualization, inaccurate graph, newspaper infographic errors, distorted graph, data misrepresentation, misleading statistics, visual deception, chart manipulation, incorrect data display

California Real Estate Practice Huber Syllabus

california real estate practice huber syllabus is an essential resource for aspiring real estate professionals preparing for licensing exams and seeking comprehensive understanding of real estate practices in California. This syllabus serves as a foundational guide, encapsulating the core principles, legal frameworks, ethical considerations, and practical skills necessary for successful real estate practice within the state. Whether you're a student, a licensed agent, or someone interested in expanding your knowledge of California real estate laws and procedures, the Huber syllabus provides a structured pathway to mastering the subject matter.

Overview of the California Real Estate Practice Huber Syllabus

The California Real Estate Practice Huber syllabus is a detailed curriculum designed to prepare students for the California Real Estate Salesperson License Exam and to foster a thorough understanding of real estate operations in California. It covers a broad spectrum of topics, from property ownership and transfer to agency relationships and legal disclosures.

Purpose of the Syllabus

- To equip students with foundational knowledge and practical skills
- To familiarize students with California-specific real estate laws and regulations
- To prepare students for licensing examinations
- To promote ethical and professional standards in real estate transactions

Who Should Use the Syllabus?

- Aspiring real estate agents in California
- Real estate brokers seeking a refresher course
- Students in real estate licensing courses
- Educators and trainers in real estate education

Core Topics Covered in the California Real Estate Practice Huber Syllabus

The syllabus systematically addresses key areas vital to understanding real estate practice in California. These topics are designed to build a comprehensive knowledge base and practical competence.

1. Introduction to California Real Estate Laws

- Overview of the California Department of Real Estate (DRE)
- Real estate licensing requirements and process
- State-specific laws governing real estate transactions
- The role of the California Business and Professions Code

2. Property Ownership and Land Use

- Types of property ownership (fee simple, leasehold, joint tenancy, etc.)
- Property rights and interests
- Land use regulations and zoning laws
- Environmental considerations and restrictions

3. Real Estate Agency and Agency Relationships

- Definition and types of agency relationships (seller's agent, buyer's agent, dual agency)
- Fiduciary duties owed to clients
- Disclosure obligations
- Creating and terminating agency relationships

4. Real Estate Contracts and Disclosures

- Essential elements of valid contracts
- Types of real estate contracts (purchase agreements, listing agreements)
- Contingencies and escrow procedures
- Mandatory disclosures under California law (disclosure forms, lead-based paint)

5. Property Valuation and Appraisal

- Methods of property valuation (comparative market analysis, appraisal)
- Factors affecting property value
- The role of appraisers and licensing requirements

6. Financing and Mortgages

- Types of financing options (conventional, FHA, VA loans)
- Loan qualification process
- The role of lenders and escrow officers
- Understanding interest rates, points, and closing costs

7. Real Estate Transactions and Closings

- Steps in a typical real estate transaction
- Escrow process and title insurance
- Closing procedures and documents
- Recording the deed and transfer of title

8. Fair Housing and Ethical Practices

- Fair Housing Act and California Fair Employment and Housing Act
- Prohibited discriminatory practices
- Ethical standards for real estate professionals
- Handling fair housing complaints

9. Marketing and Listing Procedures

- Strategies for property marketing
- Listing agreements and marketing plans
- Techniques for open houses and showing properties
- Utilizing digital and traditional marketing channels

10. Property Management and Investment

- Landlord-tenant laws in California
- Lease agreements and security deposits
- Property management duties and responsibilities
- Investment analysis and return calculations

Importance of the Huber Syllabus in California Real Estate Education

The Huber syllabus is more than just a study guide; it embodies the practical application of California real estate laws and practices. It emphasizes understanding real-world scenarios, legal

compliance, and ethical conduct, which are crucial for any successful real estate professional.

Benefits of Using the Huber Syllabus

- **Structured Learning Pathway:** The syllabus organizes topics systematically, making complex subjects manageable.
- **Exam Preparation:** Focuses on key concepts tested in the California licensing exam.
- **Legal Compliance:** Ensures learners are updated on current laws and regulations.
- **Practical Skills Development:** Encourages application of knowledge through case studies and scenarios.

How to Effectively Use the California Real Estate Practice Huber Syllabus

To maximize the benefits of the Huber syllabus, students should adopt effective study strategies.

1. Review the Syllabus Thoroughly

- Understand the scope and sequence of topics
- Identify areas requiring additional focus

2. Incorporate Complementary Resources

- Use practice exams and quizzes
- Attend classes or study groups
- Review California-specific legal updates and DRE resources

3. Practice Application

- Engage in role-playing scenarios
- Analyze real-world case studies
- Participate in mock transactions

4. Stay Updated on Legislation

- Follow updates from the California Department of Real Estate

- Attend continuing education courses

Conclusion

The California Real Estate Practice Huber syllabus is an indispensable tool for anyone seeking to excel in California's real estate industry. By providing a comprehensive framework that covers essential legal, practical, and ethical aspects, it prepares students not only for licensing exams but also for a successful career as a real estate professional. Mastery of this syllabus ensures adherence to California laws, ethical standards, and best practices, ultimately leading to a more competent, confident, and compliant real estate practice.

Whether you are just beginning your journey in real estate or looking to deepen your understanding of California-specific practices, the Huber syllabus offers a rich resource to guide your education and professional growth. Consistent study, practical application, and staying informed about legal updates will help you leverage this syllabus effectively, paving the way for a rewarding career in California's vibrant real estate market.

California Real Estate Practice Huber Syllabus: An In-Depth Guide for Aspiring Agents

The California Real Estate Practice Huber Syllabus serves as a foundational blueprint for individuals aspiring to become licensed real estate agents within the Golden State. As the industry evolves amidst shifting market dynamics and regulatory updates, this syllabus remains a cornerstone resource, guiding students through the essential principles, legal frameworks, and practical skills necessary for success. Whether you're a newcomer beginning your journey or a seasoned professional seeking to refresh your knowledge, understanding the Huber syllabus's structure and content is vital to navigating California's complex real estate landscape.

What Is the California Real Estate Practice Huber Syllabus?

The Huber Syllabus is officially part of the California Department of Real Estate (DRE) approved curriculum designed to prepare prospective real estate license applicants. It encapsulates the core knowledge areas required to pass the state licensing exam and operate ethically and competently as a real estate agent.

Originally developed based on the Huber's "Real Estate Principles," the syllabus emphasizes practical application, legal understanding, and ethical standards. It is used by approved pre-licensing education providers to ensure students meet the educational requirements established by the DRE.

The Purpose and Significance of the Huber Syllabus

The Huber syllabus fulfills multiple key roles in California's real estate education ecosystem:

- Educational Foundation: It provides comprehensive coverage of real estate principles, practices, and laws, ensuring students develop a solid understanding of the industry.
- Exam Preparation: The syllabus aligns with the content tested on the California real estate licensing exam, aiding students in targeted study.
- Legal and Ethical Guidance: It emphasizes compliance with California laws, notably the California Business and Professions Code and the Civil Code, promoting ethical conduct.
- Practical Skills Development: Beyond theory, it integrates practical skills necessary for day-to-day real estate practice.

Understanding the syllabus's purpose helps aspiring agents appreciate the importance of thorough study and ethical practice as they prepare to serve clients professionally.

Core Components of the Huber Syllabus

The syllabus is structured into several key sections, each focusing on critical aspects of real estate practice in California:

- Real Estate Principles

This foundational section introduces students to:

- The nature of real estate and real property
- Property rights and ownership
- Land use controls and restrictions, including zoning
- Real estate terminology
- The role of real estate professionals

Deep Dive: The principles section explores how properties are classified, the concept of estates and interests in land, and the significance of deed types. It also emphasizes understanding the legal concept of real property versus personal property.

- Real Estate Law

Legal literacy is crucial in real estate. This section covers:

- California real estate statutes
- Agency relationships and disclosures
- Contracts, including purchase agreements and listing contracts
- Financing laws and mortgage practices
- Disclosure requirements and environmental regulations

Deep Dive: Students learn about agency duties, fiduciary responsibilities, and legal obligations during transactions. They are introduced to laws such as the California Civil Code and the California Business and Professions Code that govern real estate transactions.

- Practice of Real Estate

Practical skills and ethical considerations are at the heart of this section:

- Listing and selling properties
- Marketing strategies
- Negotiation techniques
- Handling escrow and closing processes
- Ethical standards and the California Real Estate Law (California Business and Professions Code sections)

Deep Dive: Emphasis is placed on fair housing laws, anti-discrimination policies, and the importance of honesty and integrity in transactions.

- Financing and Escrow

A vital segment focusing on:

- Types of financing available in California
- Loan processes and mortgage types
- Role of escrow companies
- Title insurance and title searches
- Understanding escrow instructions

Deep Dive: Students explore the mechanics of loans, including fixed-rate and adjustable-rate mortgages, as well as government-backed loans like VA and FHA.

- Property Valuation and Market Analysis

This section addresses:

- Appraisal principles
- Market analysis techniques
- Comparative Market Analysis (CMA)
- Factors affecting property value

Deep Dive: It stresses the importance of accurate valuation methods to serve clients effectively and comply with industry standards.

Legal and Ethical Standards in the Huber Syllabus

California's real estate industry is heavily regulated, necessitating strict adherence to legal and ethical standards. The syllabus underscores:

- Fiduciary Duties: Loyalty, obedience, disclosure, confidentiality, accounting, and reasonable care.
- Anti-Discrimination Laws: Fair Housing Act, California Fair Employment and Housing Act.
- Licensing Laws: Requirements for licensing, renewal, and misconduct penalties.
- Trust Accounts: Proper handling and record-keeping of client funds.

Deep Dive: The syllabus emphasizes that understanding and practicing within legal boundaries not only prevents penalties but also builds client trust and professional reputation.

How the Huber Syllabus Guides Exam Preparation

The California real estate licensing exam is comprehensive, testing knowledge across all areas covered by the syllabus. To excel, students often:

- Use the syllabus as a study roadmap.
- Engage with practice exams that mirror the syllabus content.
- Focus on understanding key legal concepts and practical procedures.
- Participate in review courses that align their curriculum with the syllabus.

The syllabus's clear delineation of core topics enables targeted studying, increasing the likelihood of passing the exam on the first attempt.

Practical Application of the Syllabus in Real Estate Practice

Beyond exam prep, the Huber syllabus serves as an ongoing reference for real estate practitioners. It guides:

- Ethical decision-making
- Legal compliance in transactions
- Effective marketing and client communication
- Proper handling of escrow and closing procedures
- Continuing education and professional development

Many real estate professionals retain the principles outlined in the syllabus as a benchmark for maintaining high standards and adapting to industry changes.

The Role of Continuing Education and the Huber Syllabus

California mandates continuing education (CE) for license renewal, with courses often referencing the foundational knowledge from the Huber syllabus. Topics such as recent legal updates, fair housing, and ethical practices are revisited to ensure agents stay current and compliant.

The syllabus remains relevant even after licensing, serving as a baseline for ethical conduct and legal understanding throughout a real estate career.

Conclusion: Mastering the California Real Estate Practice Huber Syllabus

The California Real Estate Practice Huber Syllabus is more than just a study guide; it is a comprehensive framework that encapsulates the legal, ethical, and practical facets of real estate in California. For aspiring agents, mastering its content is crucial not only for passing the licensing exam but also for establishing a successful, ethical practice.

By understanding its components—ranging from property law to transaction procedures—and integrating these principles into daily practice, California real estate professionals can navigate the industry confidently, ethically, and effectively. As the market continues to evolve, the syllabus remains a trusted resource, anchoring new agents in the fundamentals while guiding ongoing professional development.

Navigating the California real estate industry requires more than just passing an exam—it demands a thorough grasp of the principles, laws, and ethical standards that underpin the profession. The Huber syllabus stands as a vital tool in this journey, offering clarity and direction for all aspiring and practicing real estate agents in California.

Question What topics are covered in the California Real Estate Practice Huber Syllabus? The syllabus covers topics such as real estate law, brokerage practices, agency relationships, contracts, property management, ethics, and California-specific regulations essential for licensing and practice. **Answer** How can I access the California Real Estate Practice Huber Syllabus? The syllabus is typically available through the Huber Institute's official website, real estate schools affiliated with Huber, or through approved educational providers offering California real estate courses. Is the California Real Estate Practice Huber Syllabus updated regularly? Yes, the syllabus is periodically reviewed and updated to reflect changes in California real estate laws, regulations, and industry best practices, ensuring students receive current information. How does the Huber Syllabus prepare students for the California real estate licensing exam? The syllabus provides comprehensive coverage of exam-relevant topics, practice questions, and real-world scenarios, helping students understand key concepts and improve their test readiness. Are there any prerequisites for enrolling in the California Real Estate Practice Huber course? Prerequisites typically include being at least 18 years old, having a high school diploma or equivalent, and completing the required pre-licensing education before taking the Practice course. Can I access the California Real Estate Practice Huber Syllabus online? Yes, many providers offer the syllabus in digital format, allowing students to study remotely and access course materials conveniently through online platforms. What is the significance of the Huber syllabus in California real estate education? The Huber syllabus is considered a comprehensive and authoritative resource that ensures students receive standardized, high-quality instruction aligned with California licensing requirements and industry standards.

Related keywords: California real estate, practice exam, Huber syllabus, real estate licensing, real estate principles, real estate law, exam prep, real estate courses, California broker license, real estate education

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